

January 27, 2005

To Whom It May Concern:

Regarding docket number 02-278:

The Consumer Bankers Association (CBA) challenge to Indiana's Telephone Privacy law, it is my understanding that the CBA is attempting to impose the federal "established business relationship" exemption on Indiana consumers.

I resent the idea that just because I do business with a company (e.g., my bank, credit card company, long distance carrier), they feel like they have a right to call at my home for any reason especially to solicit money or make other sales etc.

To put it briefly: JUST BECAUSE I DO BUSINESS WITH YOU DON'T CALL ME. If you do, I will not spend my money with you!! THAT'S A PROMISE.

I AM STRONGLY AGAINST ANY CHANGES TO INDIANA'S TELEPHONE PRIVACY LAWS.

P. Morgan